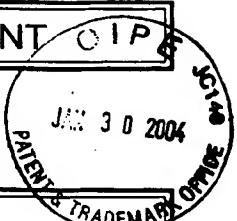


ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
Stylesheet Version v18.0

JAN 30 2004



Title of Invention	System and method for financial instrument pre-qualification and offering			
Application Number:	10/654091			
Confirmation Number:	5822			
First Named Applicant:	J. LeKachman			
Attorney Docket Number:	47004.000216			
Search string:	(5809478 or 5815683 or 5832447 or 5838906 or 5842178 or 5844553 or 5845256 or 5848427 or 5862223 or 5875437 or 5878403 or 5899982 or 5913302 or 5918217 or 5920848 or 5926800 or 5930764 or 5930775 or 5930776 or 5940812 or 5963953 or 5966699 or 5987434).pn.			
US Patent Documents				
Note: Applicant is not required to submit a paper copy of cited US Patent Documents				
init	Cite.No.	Patent No.	Date	Patentee
HT	1	5809478	1998-09-15	Greco et al.
	2	5815683	1998-09-29	Volger
	3	5832447	1998-11-03	Rieker et al.
	4	5838906	1998-11-17	Doyle et al.
	5	5842178	1998-11-24	Giovannoli
	6	5844553	1998-12-01	Hao et al.
	7	5845256	1998-12-01	Pescitelli et al.
	8	5848427	1998-12-08	Hyodo
	9	5862223	1999-01-19	Walker et al.
	10	5875437	1999-03-23	Atkins
	11	5878403	1999-03-02	DeFrancesco et al.
	12	5899982	1999-05-04	Randle
	13	5913302	1999-06-15	Motoyama
	14	5918217	1999-06-29	Maggioncalda et al.
	15	5920848	1999-07-06	Schutzer et al.
	16	5926800	1999-07-20	Baronowski

APP_ID=10654091

page 1 of 2

JAN 30 2004
USPTO
PATENT & TRADEMARK OFFICE
ANNE N.
47004.000216

Change(s) applied
to document,
/G.R.P./
4/29/2011

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	25 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	529.	US 6868426	03-15-2005	Mankoff	
	530.	US 6876971	04-05-2005	Burke	
	531.	US 6895383	05-17-2005	Heinrich, Nicolas	
	532.	US 6895386	05-17-2005	Bachman, et al.	
	533.	US 6901372	05-31-2005	Helzerman	
	534.	US 6912502	06-28-2005	Buddle et al.	
	535.	US 6970830	11-29-2005	Samra, et al.	
	536.	US 6999943	02-14-2006	Johnson, et al.	
	537.	US 7006992	02-28-2006	Packwood	
	538.	US 7051925	05-30-2006	Schwarz, Jr.	
	539.	US 7072864	07-04-2006	Brake, Jr., et al.	
	540.	US 7072909	07-04-2006	John POLK	
	541.	US 7089503	08-08-2006	Bloomquist, et al.	
Change(s) applied to document, 543. 4/19/2011	542.	US 7092905	08-15-2006	Anita BEHRENBRINKER et al.	
/C.R.P./	543.	US 7092916	08-15-2006	DIVELEY, Keith W	
	544.	US 7104443	09-12-2006	Paul et al.	
	545.	US 7107249	09-12-2006	DIVELEY, Keith W	
	546.	US 7113914	09-26-2006	Craig SPIELMANN et al.	
	547.	US 7165049	01-16-2007	Slater	
	548.	US 7216091	5-8 08-05-2007	BLANDINA, Michael et al.	
	549.	US 7225155	05-29-2007	John POLK	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	24 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	507.	US 6615189	09-02-2003	Phillips et al.	
	508.	US 6615190	09-02-2003	Slater	
	509.	US 6625582	09-23-2003	Richman et al.	
	510.	US 6631849	10-14-2003	Blossom	
	511.	US 6641049	11-04-2003	Luu	
	512.	US 6641050	11-04-2003	Kelley et al.	
	513.	US 6671673	12-30-2003	Robert BASEMAN et al.	
	514.	US 6675127	01-06-2004	LaBlanc et al.	
	515.	US 6675149	01-06-2004	Michael RUFFIN et al.	
Changes(s) applied to document /G.R.P./ 4/29/2011	516.	US 6687222	08-14-2003	Albert, Mittal et al.	02-03-2004
	517.	US 6693544	02-17-2004	Hebbecker	
	518.	US 6732919	05-11-2004	Lee MACKLIN et al.	
	519.	US 6742704	06-01-2004	Fitzmaurice et al.	
	520.	US 6745938	06-08-2004	Sullivan	
	521.	US 6745938	06-08-2004	Sullivan	
	522.	US 6757660	06-29-2004	Eric P. CANADA et al.	
	523.	US 6757710	06-29-2004	Reed	
	524.	US 6793135	09-21-2004	RYOO, Chang Wan	
	525.	US 6802008	10-05-2004	Ikefuji et al.	
	526.	US 6805287	10-19-2004	Bishop	
	527.	US 6856973	02-15-2005	BOTT, Uwe	
	528.	US 6865547	03-08-2005	Brake Jr. et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	17 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	353.	US 5970480	10-19-1999	Kalina	
	354.	US 5974399	10-26-1999	Giuliani et al.	
	355.	US 5984180	11-16-1999	Albrecht	
	356.	US 5984191	11-16-1999	Chapin Jr.	
	357.	US 5987434	11-16-1999	Libman	
	358.	US 5988509	11-23-1999	Taskett	
	359.	US 5991413	11-23-1999	Arditti et al.	
	360.	US 5991743	11-23-1999	Russell Robert IRVING et al.	
	361.	US 5991743	11-23-1999	Irving et al.	
	362.	US 5991748	11-23-1999	Taskett	
	363.	US 5999596	12-07-1999	Walker, et al.	
	364.	US 6000608	12-14-1999	Dorf	
	365.	US 6000832	12-14-1999	Franklin et al.	
	366.	US 6002383	12-14-1999	Shimada	
Change(s) applied to document	367.	US 6003762	12-11-21-1999	Hayashida	
/G.R.P./	368.	US 6004681	12-21-1999	Epstein et al.	
4/29/2011	369.	US 6006988	12-28-1999	Behrmann et al.	
	370.	US 6009415	12-28-1999	Shurling et al.	
	371.	US 6014636	01-11-2000	Reeder	
	372.	US 6014638	01-11-2000	Burge et al.	
	373.	US 6014749	01-11-2000	Gloor et al.	
	374.	US 6016482	01-18-2000	Molinari et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	11 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	221.	US 5592560	01-07-1997	Deaton et al.	
	222.	US 5604542	02-18-1997	Dedrick	
	223.	US 5608785	03-04-1997	Kasday	
	224.	US 5612868	03-18-1997	Off	
	225.	US 5619558	04-08-1997	JHEETA, Elizabeth	
	226.	US 5621787	04-15-1997	McKoy et al.	
	227.	US 5621812	04-15-1997	Deaton et al.	
	228.	US 5637845	06-10-1997	Kolls	
	229.	US 5638457	06-10-1997	Deaton et al.	
	230.	US 5642279	06-24-1997	Stone	
Change(s) applied to document: /G.R.P./ 4/29/2011	231.	US 5642485	06-05-24-1997	Deaton et al.	
	232.	US 5644723	07-01-1997	Deaton et al.	
	233.	US 5644727	07-01-1997	Atkins	
	234.	US 5649114	07/04-15-1997	Deaton et al.	
	235.	US 5649117	07-15-1997	Landry	
	236.	US 5649118	07-15-1997	Carlisle et al.	
	237.	US 5653914	08-05-1997	Holmes, et al.	
	238.	US 5659741	08-19-1997	Eberhardt	
	239.	US 5664110	09-02-1997	Green et al.	
	240.	US 5664157	09-02-1997	Takahira et al.	
	241.	US 5665953	09-09-1997	Mazzamuto	
	242.	US 5672678	09-30-1997	Holmes et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
		Sheet	10 of 37

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	199.	US 5477040	12-19-1995	Lalonde	
	200.	US 5479494	12-26-1995	Clitherow	
Change(s) applied to document, /G.R.P./ 4/20/2011	201.	US 5482139	01-09-1996	Rivalto	
	202.	US 5483444	01-09-1996	Malark, et al.	
	203.	US 5483445	01-09-1996	Pickering	
	204.	US 5500514	03-19-1996	Veeneman et al.	
	205.	US 5503891	04-02-1996	MARSHALL, Clarence et. al.	
	206.	US 5511114	04-23-1996	Stimson et al.	
	207.	US 5512654	04-30-1996	Holmes et al.	
	208.	US 5513102	04-30-1996	Auriemma	
	209.	US 5521363	05-28-1996	Tannenbaum	
	210.	US 5530232	06-25-1996	Taylor	
	211.	US 5530235	06-25-1996	Stefik et al.	
	212.	US 5537314	07-16-1996	Kanter	
	213.	US 5544086	08-06-1996	Davis et al.	
	214.	US 5544246	08-06-1996	Mandelbaum et al.	
	215.	US 5553120	09-03-1996	Katz	
	216.	US 5577109	11-19-1996	Stimson et al.	
	217.	US 5578808	11-26-1996	Taylor	
	218.	US 5581064	12-03-1996	Riley et al.	
	219.	US 5585787	12-17-1996	Wallerstein	
	220.	US 5590038	12-31-1996	Pitroda	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	9 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	177.	US 5326960	07-05-1994	Tannenbaum	
Change(s) applied to document, /G.R.P./	178.	US 5328809	07-12-1994	Holmes et al.	
4/29/2011	179.	US 5339239	08-09-16-1994	Manabe et al.	
	180.	US 5349633	09-20-1994	Katz	
	181.	US 5350906	09-27-1994	Brody et al.	
	182.	US 5359183	10-25-1994	Skodlar	
	183.	US 5361062	11-01-1994	Weiss, et al.	
	184.	US 5365575	11-15-1994	Katz	
	185.	US 5383113	01-17-1995	Knight	
	186.	US 5397881	03-14-1995	Mannik	
	187.	US 5399502	03-21-1995	Friend et al.	
	188.	US 5401827	03-28-1995	Holmes et al.	
	189.	US 5424524	06-13-1995	Ruppert et al.	
	190.	US 5450477	09-12-1995	Amarant et al.	
	191.	US 5453601	09-26-1995	Rosen	
	192.	US 5455407	10-03-1995	Rosen	
	193.	US 5457305	10-10-1995	Akel, et al.	
	194.	US 5459306	10-17-1995	Stein et al.	
	195.	US 5465206	11-07-1995	Hilt et al.	
	196.	US 5466919	11-14-1995	Henry	Hovakimian
	197.	US 5471669	11-28-1995	Lidman	
	198.	US 5477038	12-19-1995	Levine et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

Substitute for form 1449A/PTO		Application Number	10/654,091
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	8 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	155.	US 5080748	01-14-1992	Bonomi	
	156.	US 5095194	03-10-1992	Barbanell	
	157.	US 5117355	05-26-1992	McCarthy	
	158.	US 5146068	09-08-1992	Ugawa, et al.	
	159.	US 5175416	12-29-1992	Mansvelt	
	160.	US 5177342	01-05-1993	ADAMS, Carl	
	161.	US 5180901	01-19-1993	Hiramatsu	
	162.	US 5185697	02-09-1993	JACOBS, Kendall et. al.	
	163.	US 5191522	03-02-1993	BOSCO, James et. al.	
	164.	US 5192947	03-09-1993	Neustein	
	165.	US 5202286	04-13-1993	Nakatani	
	166.	US 5202826	04-13-1993	McCarthy	
	167.	US 5206488	04-27-1993	Teicher	
Changes(s) applied to document /G.R.P./ 4/29/2011	168.	US 5214700	05-25-1993	Pinkas, et al.	
	169.	US 5218631	06-08-1993	Katz	
	170.	US 5247190	09-21-1993	Friend et al.	
	171.	US 5276311	01-04-1994	Hartmut Hennige	
	172.	US 5287268	02-15-1994	McCarthy	
	173.	US 5287269	02-15-1994	Dorrough et al.	
	174.	US 5297026	03-22-1994	Hoffman	
	175.	US 5311594	05-10-1994	Penzias	
	176.	US 5326959	07-05-1994	Perazza	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
 Stylesheet Version v18.0



Title of Invention	System and method for financial instrument pre-qualification and offering
--------------------	---------------------------------------------------------------------------

Application Number: 10/654091 

Confirmation Number: 5822

First Named Applicant: J. LeKachman

Attorney Docket Number: 47004.000216

Search string: (3316395 or 3634669 or 4254474 or 4594663
 or 4598367 or 4642768 or 4736294 or 4739478
 or 4760604 or 4812628 or 4831526 or 4866634
 or 4897811 or 4914587 or 4964043 or 5054096
 or 5206803 or 5220500 or 5227874 or 5231571
 or 5239462 or 5262941 or 5274547 or 5278751
 or 5321841 or 5444844 or 5481647 or 5523942
 or 5537315 or 5550734 or 5551021 or 5606496
 or 5611052 or 5644493 or 5649116 or 5655085
 or 5664115 or 5689649 or 5696907 or 5699527
 or 5715402 or 5717865 or 5732397 or 5742775
 or 5758328 or 5774882 or 5774883 or 5794207
 or 5797133 or 5802502).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/HT/	1	3316395	1967-04-25	Lavin			
/HT/	2	3634669	1971-01-11	Soumas et al.	1972-01-11		
/HT/	3	4254474	1981-03-03	Copper et al.			
/HT/	4	4594663	1986-06-10	Nagata et al.			
/HT/	5	4598367	1986-07-01	DeFrancesco et al.			
/HT/	6	4642768	1987-02-10	Roberts			
/HT/	7	4736294	1988-04-05	Gill et al.			
/HT/	8	4739478	1988-04-19	Roberts			
/HT/	9	4760604	1988-07-26	Cooper et al.			
/HT/	10	4812628	1989-03-14	Boston et al.			
/HT/							

Change(s) applied
 to document,
 /G.R.P./
 4/29/2011